

United States Bankruptcy Court
Northern District of Ohio

In re:
Robert Wendell Gardner
Christianne Gardner
Debtors

Case No. 18-33883-maw
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0647-3

User: admin
Form ID: 309A

Page 1 of 2
Total Noticed: 50

Date Rcvd: Dec 18, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 20, 2018.

db/db +Robert Wendell Gardner, Christianne Gardner, 4847 Hollyview Drive,
Vermilion, OH 44089-1616
tr +Patti Baumgartner-Novak, 3015 Navarre Avenue #203, Oregon, OH 43616-3339
25788168 +Artesia Spring white, 8100 West Ridge Road, Elyria, OH 44035-1948
25788169 +Attorney Richard Avis, P.O. Box 31579, Chicago, IL 60631-0579
25788170 +Brecksville Commons Office, 8223 Brecksville Rd., Brecksville, OH 44141-1371
25788171 +Bureau of Workers Compensation, 30 West Spring Street, Columbus, OH 43215-2256
25788178 ++COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157
(address filed with court: Columbia Gas, P.O. Box 117, Columbus, OH 43216)
25788175 +Cavalry Spv I, LLC, 4645 Executive Drive, Columbus, OH 43220-3601
25788177 +Cleveland Clinic, 9500 Euclid Avenue, Cleveland, OH 44195-0002
25788179 +Credit Corp, 180 Election Road, Suite 200, Draper, UT 84020-6406
25788180 +Credit Management, 7381 Airport View Drive, SW, Rochester, MN 55902-1875
25788182 +FFCC, 24700 Chagrin Blvd, Beachwood, OH 44122-5647
25788183 Fed Loan Servicing, P.O. Box 17106, Harrisburg, PA 17106
25788184 +Fifth Third Bank, 4400 Liberty Avenue, Vermilion, OH 44089-1908
25788186 +Financial Management System, 1701 Golf Road, #2-150, Rolling Meadows, IL 60008-4252
25788187 +Fundbox, 300 Montgomery Street, San Francisco, CA 94104-1921
25788188 +Gibraltar Capital Advance, 600 W Jackson Blvd Suite 750, Chicago, IL 60661-5683
25788190 +James Bunch, 5475 Liberty Avenue, Vermilion, OH 44089-1333
25788191 +Judi Fischer, 2869 Whispering Shores Drive, Vermilion, OH 44089-2594
25788192 +Keiser University, 1500 NW 49th St., Fort Lauderdale, FL 33309-3700
25788194 +Levy & Associates, 4645 Executive Drive, Columbus, OH 43220-3601
25788197 +Mt Technologies, 33588 Pin Oak Pkwy, Avon Lake, OH 44012-2320
25788198 +National Debt Relief, 11 Broadway 16th Floor, New York, NJ 10004-1313
25788199 +Nationwide Insurance, P.O. Box 974, Des Moines, IA 50306-0974
25788200 +Norwalk Heating And Air, 192 1/2 Akron Rd., Norwalk, OH 44857-9203
25788202 ++PROFESSIONAL RECOVERY CONSULTANTS INC, 2700 MERIDIAN PARKWAY, SUITE 200,
DURHAM NC 27713-2450
(address filed with court: Professional Recovery Consultants, 2700 Meridian Pkwy,
Durham, NC 27713)
25788204 +State of Ohio Dept. of Taxation, Attn: Bankruptcy Dept., 150 East Gay Street, 21st Fl,
Columbus, OH 43215-3191
25788206 +Time Warner Cable, 1 Time Warner Cener, New York, NY 10019-6010
25788208 +Vactionland FCU, 2409 East Perkins Avenue, Sandusky, OH 44870-5198
25788209 Value City Furniture, 950 Forrer Blvd, Cleveland, OH 4520
25788210 +Vermilion Municipal Court, 687 Decatur Street, Vermilion, OH 44089-1152
25788211 +Victoria Financial, P.O. Box 607, Norwood, MA 02062-0607
25788212 +ZZounds Music, 8 Thornton Road, Oakland, NJ 07436-3116

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: docket@ohbksources.com Dec 18 2018 22:54:43 William J. Balena,
30400 Detroit Road, Suite 106, Westlake, OH 44145
ust +E-mail/Text: ustpregion09.cl.ecf@usdoj.gov Dec 18 2018 22:55:24 Cynthia J. Thayer,
US Department of Justice, 201 Superior Avenue, Suite 441, Cleveland, OH 44114-1234
25788172 +EDI: CCS.COM Dec 19 2018 03:38:00 CCS, P.O. Box 607, Boston, MA 02062-0607
25788173 +EDI: RMSC.COM Dec 19 2018 03:38:00 Care Credit, P.O. Box 960061, Orlando, FL 32896-0061
25788174 +E-mail/Text: bankruptcy@cavps.com Dec 18 2018 22:56:14 Cavalry Portfolio Service,
500 Summit Lake Drive, Valhalla, NY 10595-2322
25788176 +E-mail/Text: bmg.bankruptcy@centurylink.com Dec 18 2018 22:56:06 Century Link,
100 Centurylink Drive, Monroe, LA 71203-2041
25788181 +EDI: DCI.COM Dec 19 2018 03:38:00 Diversified Consultants, P.O. Box 551268,
Jacksonville, FL 32255-1268
25788185 +E-mail/Text: kdoll@fst1952.com Dec 18 2018 22:55:04 Finance Systems of Toledo,
2821 N Holland Sylvania Rd # C,, Toledo, OH 43615-1871
25788189 +E-mail/Text: bankruptcy@huntington.com Dec 18 2018 22:55:51 Huntington Bank,
P.O. Box 182387, Columbus, OH 43218-2387
25788193 +E-mail/Text: key_bankruptcy_ebnc@keybank.com Dec 18 2018 22:56:10 Key Bank,
P.O. Box 93885, Cleveland, OH 44101-5885
25788195 +E-mail/Text: PBS-Provider-Services@mercy.com Dec 18 2018 22:56:32 Mercy Health,
P.O. Box 630827, Cincinnati, OH 45263-0827
25788196 +EDI: CAPIO.COM Dec 19 2018 03:38:00 Mitchell D. Bluhm & Associates LLC,
2222 Texoma Pkwy, #160, Sherman, TX 75090-2482
25789987 +EDI: PRA.COM Dec 19 2018 03:38:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
25788201 +E-mail/Text: jenniferk@pcaofmn.com Dec 18 2018 22:56:41 Professional Credit Analyst,
24 North Front Street, New Ulm, MN 56073-1671
25788203 EDI: NEXTEL.COM Dec 19 2018 03:38:00 Sprint, P.O. Box 4191, Carol Stream, IL 60197
25788205 +EDI: RMSC.COM Dec 19 2018 03:38:00 Synchrony Bank, 200 Crossing Blvd,
Bridgewater, NJ 08807-2861
25788207 +EDI: USBANKARS.COM Dec 19 2018 03:38:00 US Bank Home Mortgage, 4801 Frederica Street,
Owensboro, KY 42301-7441

TOTAL: 17

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 20, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 18, 2018 at the address(es) listed below:

Patti Baumgartner-Novak pnovak@bex.net, kroseman@bex.net;OH76@ecfcbis.com
William J. Balena on behalf of Debtor Robert Wendell Gardner docket@ohbksource.com,
debra@ohbksource.com
William J. Balena on behalf of Debtor Christianne Gardner docket@ohbksource.com,
debra@ohbksource.com

TOTAL: 3

Information to identify the case:

Debtor 1 **Robert Wendell Gardner**
 First Name Middle Name Last Name

Debtor 2 **Christianne Gardner**
 (Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-9340**

EIN ____-____-____

Social Security number or ITIN **xxx-xx-0187**

EIN ____-____-____

United States Bankruptcy Court **Northern District of Ohio**Date case filed for chapter **7 12/14/18**Case number: **18-33883-maw****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Robert Wendell Gardner	Christianne Gardner
2. All other names used in the last 8 years		
3. Address	4847 Hollyview Drive Vermilion, OH 44089	4847 Hollyview Drive Vermilion, OH 44089
4. Debtor's attorney Name and address	William J. Balena 30400 Detroit Road Suite 106 Westlake, OH 44145	Contact phone (440) 365-2000 Email: docket@ohbksource.com
5. Bankruptcy trustee Name and address	Patti Baumgartner-Novak 3015 Navarre Avenue #203 Oregon, OH 43616	Contact phone (419) 724-2480 Email: pnovak@bex.net

For more information, see page 2 >

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